

**Fill in this information to identify the case:**

Debtor 1 Jeffrey Wetzel Pring

Debtor 2 Sandra Carol Pring aka Sandra Carol Boyd  
(Spouse if Filing)

United States Bankruptcy Court for the: Southern District of WV  
(State)

Case Number 18-20591

**Official Form 410S1**

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of Creditor Quicken Loans Inc. Court claim no. (if known): 10

Last 4 digits of any number you use to identify the debtor's account: 6471

Date of payment change:  
Must be at least 21 days after date of November 1, 2019  
this notice

New total payment: 700.36  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

**1. Will there be a change in the debtor's escrow account payment?**

☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ 88.32

New escrow Payment: \$ 108.84

**Part 2: Mortgage Payment Adjustment**

**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate \_\_\_\_\_ %

New Interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

**1. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for Change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New Mortgage Payment: \$ \_\_\_\_\_

Debtor 1

Jeffrey  
First Name

Wetzel  
Middle Name

Pring  
Last Name

Case Number (if  
known)

18-20591

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief:**

**x /s/ David C Nalley**  
Signature

Date 09/20/2019

Print: David C Nalley Title Attorney for Creditor  
First Name Middle Name Last Name

Company Reisenfeld & Associates LLC

Address 3962 Red Bank Road  
Number Street

Cincinnati OH 45227  
City State Zip Code

Contact Phone (513) 322 - 7000 Email wvbk@rslegal.com

**CERTIFICATE OF SERVICE**

I certify that on the 20th day of September, 2019 a copy of the foregoing was served:

Via the Court's electronic case filing system on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

**Via ECF Mail:**

Shari L. Collias, Debtor's Counsel  
scollias@colliaslaw.com

Helen M. Morris, Bankruptcy Trustee  
ch13trustee@wvtrustee.org

U.S. Trustee  
ustpreion04.ct.ecf@usdoj.gov

**Via Regular U.S. Mail, postage prepaid on:**

Jeffrey Wetzel Pring , Debtor  
415 Jarvis Street  
Charleston, WV 25302

Sandra Carol Pring aka Sandra Carol Boyd , Debtor  
2106 Kanawha Blvd. East Apartment 52B  
Charleston, WV 25311

/s/ David C Nalley  
David C Nalley, Esq.

JEFFREY W PRING  
415 JARVIS ST  
CHARLESTON

WV 25302

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

ACCOUNT HISTORY

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM 12/01/18 THROUGH 10/31/19.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE PAST YEAR WAS 679.84 OF WHICH 591.52 WAS FOR PRINCIPAL AND INTEREST AND 88.32 WENT INTO YOUR ESCROW ACCOUNT.

MO/YR	PROJ ESCROW DEPOSIT	ACTUAL ESCROW DEPOSIT	PROJ ESCROW PAYMENTS	DESCRIPTION	ACTUAL ESCROW PAYMENTS	PROJ ESCROW BALANCE	ACTUAL ESCROW BALANCE
STARTING	BALANCE	.....				264.94	70.06
12/18	88.32	88.32				353.26	158.38
01/19	88.32	88.32				441.58	246.70
02/19	88.32	88.32	209.66	CNTY TAXES	209.66	320.24	125.36
03/19	88.32	88.32				408.56	213.68
04/19	88.32	88.32				496.88	302.00
05/19	88.32	88.32				585.20	390.32
06/19	88.32	88.32				673.52	478.64
07/19	88.32	88.32				761.84	566.96
08/19	88.32	88.32	209.66	CNTY TAXES	235.83*	640.50	419.45
09/19	88.32	88.32	Y		Y	728.82	507.77
10/19	88.32	88.32	Y	640.50 HAZ INS	713.91*Y	176.64	117.82-
11/19	88.32	*				264.96	

LAST YEAR, WE ANTICIPATED THAT PAYMENTS FROM YOUR ACCOUNT WOULD BE MADE DURING THIS PERIOD EQUALING 1,059.82. UNDER FEDERAL LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 176.64 (NO MORE THAN TWICE LAST YEARS PROJECTED MONTHLY ESCROW PAYMENT), UNLESS YOUR MORTGAGE CONTRACT OR STATE LAW SPECIFIES A LOWER AMOUNT. UNDER YOUR MORTGAGE CONTRACT AND STATE LAW, YOUR LOWEST MONTHLY BALANCE SHOULD NOT HAVE EXCEEDED 176.64.

AN ASTERISK (\*) INDICATES A DIFFERENCE FROM A PREVIOUS ESTIMATE EITHER IN THE DATE OR THE AMOUNT. IF YOU WANT A FURTHER EXPLANATION, PLEASE CALL OUR TOLL-FREE NUMBER.

ACCOUNT PROJECTION

COUNTY TAX	:	471.66
HAZARD INS	:	713.91
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ANNUAL DISBURSEMENTS	:	1,185.57
1,185.57 / 12 =		98.80 ESCROW PAYMENT

MO/YR	PAYMENTS TO	PAYMENTS FROM	DESCRIPTION	CURRENT BAL PROJECTION	REQUIRED BAL PROJECTION
BALANCE AS OF 10/31/19.....				117.82-	197.57
11/19	98.80			19.02-	296.37
12/19	98.80			79.78	395.17
01/20	98.80			178.58	493.97
02/20	98.80	235.83	CNTY TAXES	41.55	356.94
03/20	98.80			140.35	455.74
04/20	98.80			239.15	554.54
05/20	98.80			337.95	653.34
06/20	98.80			436.75	752.14
07/20	98.80			535.55	850.94
08/20	98.80	235.83	CNTY TAXES	398.52	713.91
09/20	98.80			497.32	812.71
10/20	98.80	713.91	HAZ INS	117.79-	197.60

THE EXPECTED AMOUNT IN YOUR ESCROW ACCOUNT IS 117.82-. YOUR STARTING BALANCE ACCORDING TO THIS ANALYSIS SHOULD BE 197.57 .

THIS MEANS YOU HAVE A SHORTAGE OF 120.51.\*\* THIS SHORTAGE MAY BE COLLECTED FROM YOU OVER A PERIOD OF 12 MONTHS OR MORE UNLESS THE SHORTAGE IS LESS THAN 1 MONTHS DEPOSIT, IN WHICH CASE WE HAVE THE OPTION OF REQUESTING PAYMENT WITHIN 30 DAYS. WE HAVE DECIDED TO COLLECT IT OVER 12 MONTHS.

\*\* THIS AMOUNT HAS BEEN ADJUSTED FOR THE BANKRUPTCY PROOF OF CLAIM.

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE 700.36 OF WHICH 591.52 WILL BE FOR PRINCIPAL AND INTEREST AND 98.80 WILL GO INTO YOUR ESCROW ACCOUNT.

NEW PAYMENT INFORMATION  
 PRINCIPAL AND INTEREST  
 ESCROW PAYMENT  
 OVER/SHORT SPREAD

591.52  
 98.80  
 10.04  
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NEW PAYMENT EFFECTIVE 11/01/19 700.36

KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE NEXT ESCROW ACCOUNTING COMPUTATION YEAR.